

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:	:	
Deborah A. McCaffrey,	:	Bankruptcy No. 19-70034-JAD
Debtor	:	
	:	
Deborah A. McCaffrey,	:	Chapter 13
Movant	:	
v.	:	Related to Docket No. 40
Carrington Mortgage Services, LLC,	:	
Respondent	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Additional Respondent	:	

ORDER

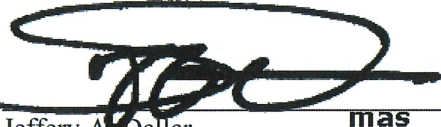
AND NOW, on this 18th day of March, 2020, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as follows:

1. The Loan Modification Agreement between the Debtor and Carrington Mortgage Services, LLC is approved.
2. The terms of the modification are as follows:
 - a. The maturity date for the loan will be September 1, 2025.
 - b. The new principal balance will be Forty-Two Thousand One Hundred Seven Dollars and eighty cents (\$42,107.80).
 - c. The unpaid amounts in the amount of Twenty-Seven Thousand Forty-Two Dollars and ninety-eight cents (\$27,042.98) were added to the new principal balance. The amount of Four Thousand Six Hundred Sixty-Eight Dollars and sixty-five cents (\$4,668.65) will be written off for a forgiveness of debt.
 - d. A balloon payment of Thirty-Nine Thousand Five Hundred Forty Dollars and thirty-nine cents (\$39,540.39) will be due upon the new maturity date.

e. The monthly payment will be Four Hundred Fifty Dollars and sixty-four cents (\$450.64).

The monthly payment includes the principal and interest payment in the amount of One Hundred Eighty-Two Dollars and fifty-nine cents (\$182.59) and monthly escrow payment of Two Hundred Sixty-Eight Dollars and five cents (\$268.05). The interest rate will be 4.25%. This payment will be in place for sixty-eight (68) months. The first payment will be due February 1, 2020.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.


Jeffery A. Deller **mas**
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Deborah A. McCaffrey
Kenneth P. Seitz, Esquire
James C. Warmbrodt, Esquire
Ronda J. Winnecour, Esquire
Office of United States Trustee

FILED
3/18/20 6:33 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA